

AMENDMENTS TO THE SPECIFICATION

In the Specification:

Please amend the Abstract of the specification on page 21. A complete copy of the Abstract including marked-up language to show the changes made in the Abstract in this Amendment appears below.

~~The present invention relates generally to electronic commerce, and more particularly to methods and systems~~ Systems and methods for integrating electronic bill presentment and payment among billers, consumers, banks and other financial institutions, and electronic payment facilitators, and facilitators are enabled for operation with a plurality of different web portals and other spaces including bill presenters each of which are able to support an interface for presentment and/or payment of bills.